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THOR. RICHARD.	17th July, 1860.
Department of Public Works, Sydney, 31st May, 1860.	
ELECTRIC TELEGRAPH—CONSTRUCTION OF NEW LINES. —TENDERS will be received at this Office, until TUESDAY, the 24th day of July, 1860, from persons desirous of contracting for the supply of all materials, and for the workmanship necessary for the erection of the undermentioned lines of Telegraph, according to the terms, general conditions, and specifications appended hereto.	
TRAM.	
1. From Goulburn, via Tarcutta and Wagga Wagga, to Deniliquin, an estimated distance of 200 miles.	
From Deniliquin to Tarcutta, a distance of 35 miles, more or less, the wire to be stretched upon the existing poles.	
Tenders must therefore state the price per mile completed, for the first 85 miles, and per mile completed for the remainder, 1d. per mile.	
The contractor must pay the wages of the men employed on the works handed over to the Government, within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line of the present railway, but to divert the same to suit the right of deviation from this line at pleasure.	
2nd.—From West Maitland, via Singleton, Scone, Murrurundi, Tamworth, Benderside, and Armidale, to the boundary of Queensland, an estimated distance of 400 miles.	
Tenders must state the price at per mile completed.	
The contract must be completed and the works handed over to the Government, within 12 months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
The railway line will be diverted so far as this is determined, and subsequently the present road will be followed by the contractor.	
It is proposed to follow generally the line of the present railway, but to divert the same to suit the right of deviation from this line at pleasure.	
3rd.—From West Maitland, via Maitland to Armidale, to the boundary of Queensland, an estimated distance of 230 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line used by the Gold Coast Engineers, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Maitland to Murrurundi, to the northern portion from Murrurundi, and from Murrurundi to the south.	
4th.—From Bathurst to Orange, an estimated distance of thirty-five miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line used by the Gold Coast Engineers, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Bathurst to Orange, to the south.	
5th.—From Bathurst to Goulburn, an estimated distance of 45 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line of the main railway, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Bathurst to Goulburn, to the south.	
6th.—From Goulburn to Albury, an estimated distance of 100 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line used by the Gold Coast Engineers, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Goulburn to Albury, to the south.	
7th.—From Albury to Melbourne, an estimated distance of 150 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line used by the Gold Coast Engineers, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Albury to Melbourne, to the south.	
8th.—From Melbourne to Sydney, an estimated distance of 300 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line used by the Gold Coast Engineers, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Melbourne to Sydney, to the south.	
9th.—From Sydney to Goulburn, an estimated distance of 150 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line used by the Gold Coast Engineers, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Sydney to Goulburn, to the south.	
10th.—From Goulburn to Bathurst, an estimated distance of 100 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of the men employed on the works handed over to the Government within eight months from the notification of the acceptance of the tender, time being considered of the essence of the contract.	
It is proposed to follow generally the line used by the Gold Coast Engineers, but to divert the same to suit the right of deviation from this road at pleasure.	
Parties may tender for the entire distance, or separately for the northern portion from Goulburn to Bathurst, to the south.	
11th.—From Bathurst to Nepean, an estimated distance of 100 miles.	
Tenders must state the price at per mile completed.	
The contractor must pay the wages of	

defects which might arise in the navy, and of always being ready to meet any contingency. Being merely a civilian, not acquainted with naval affairs, he was of course very anxious to support himself by every authority, and he would therefore quote again from the report of the commission. The same commissioners said—"The force of 1,000 men, must be considered a trained seaman, and the necessity of such a reserve is most urgent. It must, in the first instance, be recruited from adults." What was the language of Admiral Berkeley? He said that considering the ease with which a powerful squadron might, with the aid of steam, approach our shores, and be rendered available for hostile purposes together with the menacing aspect of our foreign stations, it was necessary to have the conviction that those of our naval affairs demanded the most serious and prompt attention of her Majesty's Government, and that it was a matter of paramount necessity—a necessity which to his mind neither brooked delay nor admitted of compromise—to adopt such measures as would, in the event of the sudden outbreak of hostilities, place a naval force at the disposal of the Admiralty sufficient to man actually and in a few days at least twelve or fourteen sail of the line. This was the language of the report of the commissioners, and of the noble lord whose name he had mentioned, who was a grand personal and political row between the French Consul and a shrewd little urchin, who was carrying a French flag in the masquerading frolic of the carnival. Fancy the French Consul standing at his window in New York, watching a party of boy "fantasticals" going by, to see that nothing in their dress or gesture should infringe on the proprieties of the French Consul. Fancy an audacious young scoundrel of ten years old, staggering under the weight of a large French flag, with a little flag of the island flying over it, on the same sail; then fancy the Consul going into hysterics at such an intimation of the young scamp's faith in the superiority of his own country. Suppose, what is not probable, however, that the boy "fantasticals" went on, leaving a shadow of himself, and, finally, imagine the urchin's surprise at the Consul rushing out at him and tearing the offending little pocket handkerchief flag from its upper place and casting it into the street.

It is not difficult to imagine the cool promptitude with which your nearest policeman would have called the impudent boy, and sent him to the station-house to calm his wrath and compare an account with the wayward magistrate for his unauthorised interference with the sports of young America. But in this free and independent republic of St. Domingo the case ends in quite another fashion. Here the Consul calls to an officer of the police to take the boy criminal to prison. The Dominican official may so think. French supremacy that he is sure of it, that he can't be beaten. The boy is a scoundrel, without a scruple of law, and such requisitions should come from the recognised authorities of the country, and not from a foreign consul.

Here was a second criminal, drawing upon himself the thunders of the incensed dignity of France. The case becomes too hot for the unyielding Consul of the French, he says. Besides this, they looked with suspicion at every order of the Admiralty Board, which had so often deceived them. He formerly had been bred to the practice of the law, but if he were now in the meridian of life, and were so reduced in circumstances as to desire to enter this naval reservoir (laughter)—if he had these regulations, he would be a scoundrel, and he would be a scoundrel.

He should go to his cousin (laughter)—to Mr. Bellenden Kerrow Mr. Coulson—and ask one of them to read this "abstract" and tell him what its meaning was. (Renewed laughter.) There certainly was one obvious cause of failure. He was not speaking his own opinion, for he should be shamed to do so. The opinions of men who were most sincerely believed the project had failed. (Hear, hear.) Then again they gave the men £6,000, but that was not enough to bind them. Let them look at the cost of 30,000 men at £6. The amount was £180,000 a year—out of what? Why out of £12,000,000 of naval estimates for machinery of war, to be used at the bottom of the sea, unless they had men to man the fleet. They might build vessels and construct machinery admirably, but it was all useless without men. (Hear, hear.) "Penny wise and pound foolish" characterised the whole system. If he were asked what he would recommend, he should answer, that it was for him to suggest a remedy. He had pointed out the evil, and now for the Admiralty to apply a remedy. (Hear, hear.) A maritime militia had been suggested by the late Admiral Bowles. The conclusion to which he had come was this, that in point of material and ships they were far inferior to what the country required, while so regarded Manning the ships were in a situation the most deplorable. (Hear, hear.) He had recommended the same, for it ought to be known throughout the country, that it was not the state of things to any deficiency on the part of the Lords of the Admiralty, past or present. A civilian, who knew little or nothing of naval affairs beyond perhaps being the proprietor of a yacht was placed at the head of the establishment, and he had no naval lords to assist him, each at the head of a different department, and encroaching on each other's attention. Could anything be more certain to lead to failure? It was true that things were not quite so bad with us as they were in the old times when the Dutch fleet sailed up the Medway and burnt our ships at Chatham. At that period a single lord was found at his post, and only the steward of the Admiralty was to be seen running up and down, dragging his hands and sending his silver in one direction and his gold bags in another, in order to save them from the expected spoliation of the Dutch. (Laughter.) But had we changed as the altered nature of the service and the circumstances of the country required? Admiral Berkeley said with respect to the Admiralty that the acts of one board were not to be imputed to his successor, and strikingly so in the attempt made to form a naval reserve. He had omitted to remind their lordships that the creation of a civil lord, with his four dependents, lords, was only a creation for perhaps a year or two, because when parliament was dissolved, and a new government formed, they were all turned to the right and the other set of men, equally untrained and inexperienced, substituted in their place. Let them hear what the gallant admiral again said:—"From the moment I entered the Board of Admiralty I have strenuously advocated the necessity of an available reserve, for constant changes at the board, and above all, the iniquitous nature of the individual at the head of that board, made my almost hopeless task. It requires continued perseverance in one system. No scheme can prosper which is so constantly altered, and above all, a scheme on the subject of manning the navy and establishing a reserve must be steadily persevered in, and the one end kept constantly in view." There was another opinion with which he had been in entire accord. The first was the opinion of a former friend of his, a most gallant officer and man of high character, one who was loved by all who knew him, and standing high in public estimation, he meant Sir George Cockburn. (Hear, hear.) That gallant officer said that after having in the situation of confidential or principal secretary of the Admiralty for more than seventeen years, he had no hesitation in saying that he considered the present constitution of the country to be a well-arranged system, and that the navy might be reduced to much lower limits than it was at present: so that while the navy of France was advancing year by year, and had been advancing since 1771, our naval force was to be reduced. For this reason he had no objection whatever to the scheme of the French, and still further recommended the exchange of cotton and pottery for silks and wine to the European powers to the extent of £100,000,000 francs, which she holds on Hayti, to be extended so as to cover the whole island.

Louis Napoleon is not the man to make two bites of a cherry, nor yet to gather his fruit before it is ripe. He is not going to accommodate his ally by Africanizing the whole island, and then he may take it all for his own.

He can make it a fine paying colony by the introduction of coals, labour, and the present Chinese war, or the next English war in India, will supply a million of raw material at next to nothing a-head, and then he may take it all for his own.

But all this is "swell" about cheap labour to win over the rich, and the produce of the super-pre-

occupancy to the common classes, is not teaching the people docility. It is, on the contrary, rather curing them of their habitual reverence for the power and glory of Europe.

The people learned that the Ministers of the greatest of the European Powers do not play these high-falutin trifles in the streets of the meanest town of the United States. This is a public talk in every shop and store in St. Domingo. Even that most vulgar of European residents how the English Minister (Gronau) was sent home without ceremony, when he was caught interfering with the laws of the United States. The English had several emigration schemes under consideration. Their stereotyped expression is, "We have a fine country, but we want hands." They ring the changes on the "black," the "bleak hill sides, skirting the golden plains, where the sun-shocked native" browses with the cattle by day, and roosts in the tree tops with the buzzards at night, to the ruined palaces where the shabby descendants of Columbus and Pizarro hold court in idleness and splendour. It is to be expected to them that they went head to the right, and in another place, of an indolent spirit who, not finding sufficient employment in disengaging the slaves, drew the sentence of Monsieur Thouvenel—instead of opinions to facts to the logic of fact—on the other side of the Channel, in a spirit of mischief, as it were, as a restless spirit living only in troubled waters, at this particular moment thought it right to bring forward a measure for the purpose of opposing one class of the community against the other. His plan of remodelling the constitution at a period when all must be uniting to submit to the government of the country. (Cheers.) The

noble and learned lord concluded by asking the question of which he had given notice, and was loudly cheered upon resuming his seat.

STATE OF MATTERS IN HAYTI. (From the *St. Domingo Correspondent of the New York Herald*.)

I WRITE you lately a full account of the extraordinary "Papete" business of the European consular of diplomatic, and the English manner in which the French English men-of-war used to wait on the Dominican Government into paying certain European Consuls four times the legal price, and ten times the market value, of the famous Baet issues of "Papete."

These gentlemen seem determined to pick a quarrel with the Dominicans, and the Government, and that it was a master of the art of war to meet such a reserve as most urgent. It must, in the first instance, be recruited from adults." What was the language of Admiral Berkeley? He said that considering the ease with which a powerful squadron might, with the aid of steam, approach our shores, and be rendered available for hostile purposes together with the menacing aspect of our foreign stations, it was necessary to have the conviction that those of our naval affairs demanded the most serious and prompt attention of her Majesty's Government, and that it was a matter of paramount necessity—a necessity which to his mind neither brooked delay nor admitted of compromise—to adopt such measures as would, in the event of the sudden outbreak of hostilities, place a naval force at the disposal of the Admiralty sufficient to man actually and in a few days at least twelve or fourteen sail of the line. This was the language of the report of the commissioners, and of the noble lord whose name he had mentioned, who was a grand personal and political row between the French Consul and a shrewd little urchin, who was carrying a French flag in the masquerading frolic of the carnival. Fancy the French Consul standing at his window in New York, watching a party of boy "fantasticals" going by, to see that nothing in their dress or gesture should infringe on the proprieties of the French Consul. Fancy an audacious young scoundrel of ten years old, staggering under the weight of a large French flag, with a little flag of the island flying over it, on the same sail; then fancy the Consul going into hysterics at such an intimation of the young scamp's faith in the superiority of his own country. Suppose, what is not probable, however, that the boy "fantasticals" went on, leaving a shadow of himself, and, finally, imagine the urchin's surprise at the Consul rushing out at him and tearing the offending little pocket handkerchief flag from its upper place and casting it into the street.

With these diplomatic skirmishes, these unscrupulous and unscrupulous lookers on, the last and richest was a grand personal and political row between the French Consul and a shrewd little urchin, who was carrying a French flag in the masquerading frolic of the carnival. Fancy the French Consul standing at his window in New York, watching a party of boy "fantasticals" going by, to see that nothing in their dress or gesture should infringe on the proprieties of the French Consul. Fancy an audacious young scoundrel of ten years old, staggering under the weight of a large French flag, with a little flag of the island flying over it, on the same sail; then fancy the Consul going into hysterics at such an intimation of the young scamp's faith in the superiority of his own country. Suppose, what is not probable, however, that the boy "fantasticals" went on, leaving a shadow of himself, and, finally, imagine the urchin's surprise at the Consul rushing out at him and tearing the offending little pocket handkerchief flag from its upper place and casting it into the street.

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He should go to his cousin (laughter)—to Mr. Bellenden Kerrow Mr. Coulson—and ask one of them to read this "abstract" and tell him what its meaning was. (Renewed laughter.) There certainly was one obvious cause of failure. He was not speaking his own opinion, for he should be shamed to do so. The opinions of men who were most sincerely believed the project had failed. (Hear, hear.) Then again they gave the men £6,000, but that was not enough to bind them. Let them look at the cost of 30,000 men at £6. The amount was £180,000 a year—out of what? Why out of £12,000,000 of naval estimates for machinery of war, to be used at the bottom of the sea, unless they had men to man the fleet. They might build vessels and construct machinery admirably, but it was all useless without men. (Hear, hear.) "Penny wise and pound foolish" characterised the whole system. If he were asked what he would recommend, he should answer, that it was for him to suggest a remedy. He had pointed out the evil, and now for the Admiralty to apply a remedy. (Hear, hear.) A maritime militia had been suggested by the late Admiral Bowles. The conclusion to which he had come was this, that in point of material and ships they were far inferior to what the country required, while so regarded Manning the ships were in a situation the most deplorable. (Hear, hear.) He had recommended the same, for it ought to be known throughout the country, that it was not the state of things to any deficiency on the part of the Lords of the Admiralty, past or present. A civilian, who knew little or nothing of naval affairs beyond perhaps being the proprietor of a yacht was placed at the head of the establishment, and he had no naval lords to assist him, each at the head of a different department, and encroaching on each other's attention. Could anything be more certain to lead to failure? It was true that things were not quite so bad with us as they were in the old times when the Dutch fleet sailed up the Medway and burnt our ships at Chatham. At that period a single lord was found at his post, and only the steward of the Admiralty was to be seen running up and down, dragging his hands and sending his silver in one direction and his gold bags in another, in order to save them from the expected spoliation of the Dutch. (Laughter.) But had we changed as the altered nature of the service and the circumstances of the country required? Admiral Berkeley said with respect to the Admiralty that the acts of one board were not to be imputed to his successor, and strikingly so in the attempt made to form a naval reserve. He had omitted to remind their lordships that the creation of a civil lord, with his four dependents, lords, was only a creation for perhaps a year or two, because when parliament was dissolved, and a new government formed, they were all turned to the right and the other set of men, equally untrained and inexperienced, substituted in their place. Let them hear what the gallant admiral again said:—"From the moment I entered the Board of Admiralty I have strenuously advocated the necessity of an available reserve, for constant changes at the board, and above all, the iniquitous nature of the individual at the head of that board, made my almost hopeless task. It requires continued perseverance in one system. No scheme can prosper which is so constantly altered, and above all, a scheme on the subject of manning the navy and establishing a reserve must be steadily persevered in, and the one end kept constantly in view." There was another opinion with which he had been in entire accord. The first was the opinion of a former friend of his, a most gallant officer and man of high character, one who was loved by all who knew him, and standing high in public estimation, he meant Sir George Cockburn. (Hear, hear.) That gallant officer said that after having in the situation of confidential or principal secretary of the Admiralty for more than seventeen years, he had no hesitation in saying that he considered the present constitution of the country to be a well-arranged system, and that the navy might be reduced to much lower limits than it was at present: so that while the navy of France was advancing year by year, and had been advancing since 1771, our naval force was to be reduced. For this reason he had no objection whatever to the scheme of the French, and still further recommended the exchange of cotton and pottery for silks and wine to the European powers to the extent of £100,000,000 francs, which she holds on Hayti, to be extended so as to cover the whole island.

Louis Napoleon is not the man to make two bites of a cherry, nor yet to gather his fruit before it is ripe. He is not going to accommodate his ally by Africanizing the whole island, and then he may take it all for his own.

He can make it a fine paying colony by the introduction of coals, labour, and the present Chinese war, or the next English war in India, will supply a million of raw material at next to nothing a-head, and then he may take it all for his own.

But all this is "swell" about cheap labour to win over the rich, and the produce of the super-pre-

occupancy to the common classes, is not teaching the people docility. It is, on the contrary, rather curing them of their habitual reverence for the power and glory of the French Consul. Fancy the French Consul standing at his window in New York, watching a party of boy "fantasticals" going by, to see that nothing in their dress or gesture should infringe on the proprieties of the French Consul. Fancy an audacious young scoundrel of ten years old, staggering under the weight of a large French flag, with a little flag of the island flying over it, on the same sail; then fancy the Consul going into hysterics at such an intimation of the young scamp's faith in the superiority of his own country. Suppose, what is not probable, however, that the boy "fantasticals" went on, leaving a shadow of himself, and, finally, imagine the urchin's surprise at the Consul rushing out at him and tearing the offending little pocket handkerchief flag from its upper place and casting it into the street.

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A USTRALIAN MUTUAL PROVIDENT SOCIETY.—The Directors desire to call the attention of insured persons to the great advantages accruing to the Society's policy-holders owing to the accumulation of profits at **COMPOUND INTEREST**, at a high rate, as shown by the annexed comparative table.

EXAMPLE.—Showing the bonuses accruing to a policy of £100 for £500, if effected at the age of 40 in different offices.

OFFICE.	Original Premium.	Years.	Years.	Cost of Policy.	Proportion of Premium.	Remarks.
British Proprietary	£ 6. 7. 3	50	15	£ 23. 10. 0	5. 1. 12	No further reduction.
British Mutual	16. 11. 2	100	40	10. 0. 0	2. 11. 10	With future reductions.
Australian Mutual Protection Society	16. 2. 1	100	15	19. 10. 0	2. 1. 12	With future reductions.

Proposals and every information may be obtained from the agents and at the principal office.

British Mutual.—See **ROBERT**, Actuary and Secretary, Hunter-street, Sydney, October 1st.

L ORD ALFRED FIMS INGHAM.—Further reduction of 25 per cent.

The underwriters are prepared to issue Fire Policies at the reduced rates of premium, viz.—

On First-class risks, from £ 3d. to £ 5d. per cent. per £100.

On Second-class risks, from £ 9d. to £ 12d. per cent. per £100.

Third-class risks (subject to arrangement).

Third-class risks, goods insured at the same rates of premium as the writings in which they are deposited.

An extra charge for hazardous goods. Special risk taken by agreement.

THACKER, DANIELL, AND CO., Agents.

No. 1 O'Connell-street.

L EFFEASURANCE.—The EUROPEAN ASSURANCE SOCIETY issues Policies, available in Europe, India, and the colonies, for Life, Health, and Fire, on liberal and favourable terms, upon terms and rates of the most liberal and favourable character to policy-holders. Prospects and every information at the Sydney Branch Office of the Society, Wynyard-square; and at the branch offices in Melbourne, Adelphi, and Geelong.

J. G. WALLACE AND CO., agents, Wynyard-square, Sydney.

N ORTH FIRE AND LIFE ASSURANCE COMPANY.—Capital, £197,182; invested funds, £48,499.

Income for 1859, £19,270.

Directors for Australia:

A. Ross, Esq., J. J. Gill, Esq.

C. Bradstock, J.P., J. B. Whyte, Esq.

Superintendent, James Hatfield, Esq.

FIRE DEPARTMENT.—Insurance effected at the reduced rates of premium.

LIFE DEPARTMENT.—The rates charged in Australia are the same as those in England.

All claims on adjustment paid in Sydney.

Forms of proposal and all information can be obtained on application at the office, in Sydney, 60, Margaret-street.

WILLIAM RAE, resident secretary.

R OYAL FIRE AND LIFE INSURANCE COMPANY OF LIVERPOOL AND LONDON.—Capital, £50,000.

FIRE DEPARTMENT.—The prompt payment of losses incurred by the great fire during the year has shown the character which this company can exert throughout the world, under this head. It will only be necessary to add here, that the Agents can with confidence announce to their fellow-citizens that they may feel assured that every legitimate claim will be paid.

RATES OF PREMIUM.—Class 1—Brick or stone buildings, slated, metal, or shingled roof, occupied as dwelling or counting-houses, only, from £ 1d. to £ 12d. per cent. per annum.

Class 2—Brick or stone buildings, slated, metal, or shingled roofs, occupied for stores, merchandises, for purposes of trade, from £ 9d. to £ 7d. 6d. per cent. per annum.

Lesses, adjusted and paid in Sydney.

LIFE DEPARTMENT.—The important advantages offered by the Company in this branch will include the following, viz.—

GUARANTEE OF AN AMPLA CAPITAL MODERATE PREMIUM.—Large Participation of PROFITS by the ASSURED, and the right to **WITHDRAW** 25 per cent. of NET AMOUNTS of capital charge.

Management, the whole of the office being borne in due proportion by the two branches, and EXEMPTION of the ASSURED from the LIABILITY of PARTNERSHIP.

Losses can be settled in the colony without reference to England.

LAIDLAW, IRELAND, and CO., Agents, Lloyd's Chambers, 54 George-street, Sydney.

T HE LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE COMPANY.—Empowered by Act of Parliament.

Established in 1856.

Having a Committee of Directors, and the following

J. S. Willis, Esq., Chairman.

Gen. G. E. Holden, Esq., M.L.C.

J. B. Watt, Esq.

Gen. Sir David Cooper, M.P.

B. Buchanan, Esq.

Gen. Sir Michael Thomas, Esq., C.B.

Gen. Sir John Macfarlane, Esq., M.D.

H. F. Gray, Esq.

Surveyor, F. H. Gray, Esq., C.E.

Capital subscribed exceeding £1,000,000.

Accrued Funds and Capital paid up, exceeding £1,210,000.

Of which £300,000 are invested in the colonies in Government and other securities.

Reserve Surplus Fund, £200,000—with unlimited liability of the Assured.

The Directors continue to grant Policies of Insurance in Town or Country in both departments of the Company's business, upon terms which will be found as liberal as those of any other office.

Table of Rates for Fire and Life Insurance, in all its branches, can be obtained from the Agents, at the office of A. STANGER LEATHES, Resident Secretary, at the Office, Wynyard-square, Sydney.

T HE LIVERPOOL AND LONDON FIRE AND LIFE INSURANCE COMPANY.—LIFE DEPARTMENT.

The Premiums received in this Department, in 1859, amounted to £127,15.

The Directors invite attention to the following advantages afforded by the Company to persons taking out Policies for the lives of themselves and others.

For example, added to the various words of the policy, INCLUDING ALL OTHERS, THE HALF-PENNY SYSTEM FURNISHED TO THIS COMPANY.

Bonuses declared and guaranteed when the Policy is effected.

No LIABILITY OF PARTNERSHIP, the Bonuses not being counted as profits.

The Bonuses, after ten annual payments, may be applied to a future reduction of premiums.

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Without reserve.
CANTERBURY.
CAPITAL FARM.
60 ACRES, near West's public-house, on the main road from Canterbury, known as Wilkinson's great, adjoining Butler's 30-acre grant, and between Palmer's and Flock's grants, about three miles from Prot's Bridge, Cook's River.

RICHARDSON and WRENCH have received instructions to sell by public auction, at the Rooms, Bank-buildings, on MONDAY, 23rd July, at 11 o'clock.
All that valuable piece of land, containing 60 acres, situated near Canterbury, and known as Wilkinson's grant.

To say one wanting a first-rate farm in the vicinity of the city this will make a capital opportunity, as the land will be positively sold.

Plan on view at the Rooms.

DARLINGHURST.

For positive sale.
By order of the Mortgagor.
GLEN VIEW COTTAGE, and ALLOTMENT OF LAND.
At the corner of Liverpool and West streets, Overlooked by Barren Glen.

This, unquestionable.

RICHARDSON and WRENCH have received instructions from the Mortgagor, to sell by public auction, at the Rooms, Bank-buildings, George-street, on MONDAY, 23rd July, at 11 o'clock.
All that PIECE OF GROUND, situated at the corner of Liverpool and West streets, having frontages of 27 feet, and 20 feet to the rear, and 15 feet deep, which is a very good, VERNARD COTTAGE RESIDENCE, built of brick on stone foundations, with slated roof, containing three rooms and kitchen.

60 GLEN VIEW COTTAGE, a very healthy and comfortable residence, situated in an elevated position, overlooking Barren Glen, and from the nature of the site, can never have its extensive and pleasing view interfered with.

It is now in the market for bona-fide sale, and can be well recommended.

Plan on view at the Rooms.

KILMETT'S.

TWO neat stone-built COTTAGES, Nos. 46 and 48, Riley-street, near William-street; also, an ALLOTMENT of Land adjoining.

RICHARDSON and WRENCH have received instructions to sell by public auction, at the Rooms, Bank-buildings, George-street, on MONDAY, 23rd July, at 11 o'clock.

The following well-built freehold property, situated in Riley-street, containing two stone-paved verandas, four rooms, closet, and detached brick kitchen with laundry; yard, stone-lined well of water, &c., at the rear.

These premises occupy an allotment of land having about 40 feet frontage to the street, with a depth of about 100 feet, extending to a lane.

LOT 1.—Two neat stone-built cottages, Nos. 46 and 48, Riley-street, containing each stone-paved verandas, four rooms, closet, and detached brick kitchen with laundry; yard, stone-lined well of water, &c., at the rear.

These premises occupy an allotment of land having about 40 feet frontage to the street, with a depth of about 100 feet, extending to a lane.

LOT 2.—A fine allotment adjoining lot 1, having about 25 feet frontage to Riley-street, with a depth of about 100 feet.

This property is opposite Hill's buildings, in the best part of Riley-street, close to William-street, and to a party who is a very good city investment, it can be confidently recommended.

The premises and land will be offered in one or more lots, to suit purchasers.

Plan on view at the Rooms.

MONDAY, 30th July.

IMPERATIVE SALE,
By order of the Mortgagor.
RANDBY.

Very-erected Flights Family Residence, at the junction of the Coopers and Liverpool Roads, Randwick, close to the Darling Children's Asylum, and the well-known properties of Messrs. Pearce, Callaghan, Dairly, Thompson, and others.

For full particulars apply to A. Dick, Esq., collector, George-street.

Terms at sale.

RICHARDSON and WRENCH have received instructions from the Mortgagor, to sell by public auction, at the Rooms, Bank-buildings, George-street, on MONDAY, 23rd July, at 11 o'clock.

All that choice and valuable corner block of land, situated at the HIGH CROSS, RANDWICK, containing 2000 square feet, 2 rooms 2 parlors, having extensive frontages to Fife-street, and to the rear, to the road and Short-street, on which is that HAMPSOME STONE-BUILT MANSION, lately erected by Mr. William Ellis, containing

ON THE GROUND FLOOR—Drawing-room, 12 x 15; dining-room, 17 x 15; study, 15 x 17; parlor, two rooms and kitchen, with servants' room above.

ON THE FIRST FLOOR—Drawing-room, 22 x 15; To the RECONDIT FLOOR—Large bedroom, with stairs from room to roof.

On the ground and first floors the rooms are finished in a very superior manner, with cedar fittings, marble mantels, &c., and the house has been completed in most substantial manner, regardless of expense.

This valuable property occupies without exception a top position in the very popular and beautifully situated suburb of Randwick, commanding, from its elevated position, extensive views of the ocean, harbour, and surrounding country.

The mansion is replete with everything necessary for a well-class family residence, and is finished both in the exterior and interior in the greatest taste.

As the rooms will be sold on the above date, Richardson and Wrench will direct the attention of all to this favourable opportunity of securing an elegant and desirable residence with grounds, in the most interesting and convenient suburb of the city.

Cards to view can be obtained on application at the offices, where also plans can be inspected.

Preliminary Notice.

Holloware
Glass Cloth
Gas Piping
Glass Paper
Glass
White Lead
Emery Cloth
Paperhangings
Hemp
Black Paint
Varvahes
Oil
Turus
Painted Drapers
Dry Colors, &c., &c.

DEEK and FOTHERINGHAM have received instructions from the importers to sell, at their Rooms, 309, George-street, on an early general auction of the above damaged and sound, now landing, ex Echo, and other late arrivals.

Full particulars in a future issue.

Furniture Dealers and others.

THIS DAY.

E. THRELKELD and CO. will sell by auction, at the City Mart, on FRIDAY, at 11 o'clock.

20 cases Allspice ale, slightly damaged
27 ditto porter, &c.

Terms, cash.

E. THRELKELD and CO. have been instructed by the importers to sell by auction, at the City Mart, on THURSDAY, at 11 o'clock.

19 cases Allspice ale, slightly damaged
27 ditto porter, &c.

Terms, cash.

E. THRELKELD and CO. will sell by auction, at the City Mart, on FRIDAY, at 11 o'clock.

20 cases Allspice ale, slightly damaged
27 ditto porter, &c.

Terms, cash.

E. THRELKELD and CO. will sell by auction, at the City Mart, on the above day.

Invac of cutlery, comprising
The best plate, hollow, oval and round
Milk dishes, canisters, &c.
Slop-pails, dishpans, tea caddies
And every article in the line
Terms to sale.

Box No. 3 Ale.

On account of which it may concern.
Ex Ans, from London.
Damaged by sea water.

THURSDAY, 19th July.

E. THRELKELD and CO. will sell by auction, at the City Mart, on above day.

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27 ditto porter, &c.

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E. THRELKELD and CO

